

Certificate Number: 15111-NJ-DE-029739763

Bankruptcy Case Number: 17-24272



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 16, 2017, at 12:06 o'clock PM EDT, Cathleen Smith completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 16, 2017 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education